

CLAIMS

1. A method operative on a web server to facilitate a web-based information exchange between a broker and a set of wholesale lenders, comprising:

5 exposing to the broker a set of one or more generic mortgage lender profiles;

responsive to entry by the broker of given data, applying a given generic mortgage lender profile to the data to identify a set of one or more specific wholesale
10 lenders who meet criteria specified in the given data; and

responsive to selection by the broker of one of the specific wholesale lenders, exposing to the broker a specific mortgage lender profile instantiated with a set
15 of unique lender characteristics for use by the broker in completing a mortgage transaction.

2. The method as described in Claim 1 wherein the set of unique lender characteristics includes a rate
20 sheet.

3. The method as described in Claim 1 wherein the set of unique lender characteristics includes an eligibility matrix.

4. The method as described in Claim 1 wherein the set of unique lender characteristics includes a lock sheet.

5 5. The method as described in Claim 1 further including the step of displaying to the broker mortgage rates and prices.

6. The method as described in Claim 1 further
10 including the step of having the broker lock a loan online.